

State: Arkansas **Filing Company:** United Teacher Associates Insurance Company
TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized
Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std
Project Name/Number: UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012

Filing at a Glance

Company: United Teacher Associates Insurance Company
 Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std
 State: Arkansas
 TOI: MS02I Individual Medicare Supplement - Pre-Standardized
 Sub-TOI: MS02I.000 Medicare Supplement - Pre-Standardized
 Filing Type: Rate
 Date Submitted: 11/09/2012
 SERFF Tr Num: UTAC-128765602
 SERFF Status: Closed-Approved
 State Tr Num:
 State Status: Approved-Closed
 Co Tr Num: UTA AR PRE-STD RATE INCR. 2012
 Implementation: On Approval
 Date Requested:
 Author(s): Jacob Stevens
 Reviewer(s): Stephanie Fowler (primary)
 Disposition Date: 12/12/2012
 Disposition Status: Approved
 Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** United Teacher Associates Insurance Company
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std
Project Name/Number: UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012

General Information

Project Name: UTA Medicare Supplement Pre-Std Rate Incr 2012 Status of Filing in Domicile: Pending

Project Number: UTA Medicare Supplement Pre-Std Rate Incr 2012 Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Domicile state is TX.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/12/2012

State Status Changed: 12/12/2012

Deemer Date:

Created By: Jacob Stevens

Submitted By: Jacob Stevens

Corresponding Filing Tracking Number:

Filing Description:

Subject: United Teacher Associates Insurance Company 2011 Rate Filing for Pre-Standardized Medicare Supplement plans

NAIC Number: 63479

Form Number: MS-890101, 680, 685, 911 (EM), 914 (EM)

Dear Sir/Madam:

Enclosed for your review and approval, please find copies of an Actuarial Memorandum and rate sheets in support of a 0.89% overall rate increase request on the above referenced product. The rate increase will be effective upon the state insurance department approval and in accordance with state policyholder notification requirements.

This filing applies to all in-force policies in this state with the above referenced form number. This is a closed block of business. Enclosed are any necessary certifications, transmittals and/or filing fees as may be required by your state.

If you have any questions or comments regarding this filing, please feel free to contact me at (800) 880-8824 extension 4846 or at jstevens@gafri.com. Our fax number is 512-451-1399.

Sincerely,

Jake Stevens
Actuarial Analyst

Company and Contact

Filing Contact Information

Jakob Stevens, Intern
11200 Lakeline Blvd.
Austin, TX 78717

jstevens@gafri.com
512-531-4846 [Phone]

SERFF Tracking #: UTAC-128765602

State Tracking #:

Company Tracking #: UTA AR PRE-STD RATE INCR.
2012

State: Arkansas

Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std

Project Name/Number: UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012

Filing Company Information

United Teacher Associates
Insurance Company
11200 Lakeline Blvd., Suite 100
P.O. Box 26580
Austin, TX 78755-0580
(800) 880-8824 ext. [Phone]

CoCode: 63479
Group Code: 84
Group Name:
FEIN Number: 58-0869673

State of Domicile: Texas
Company Type: Insurance
Company
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
United Teacher Associates Insurance Company	\$50.00	11/09/2012	64768083

State:	Arkansas	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
Product Name:	United Teacher Associates Insurance Co Medicare Supplement Pre-Std		
Project Name/Number:	UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	12/12/2012	12/12/2012

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Exhibit 4 - Current & Proposed Rates	Jacob Stevens	12/09/2012	12/10/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filed for 0% Increase	Note To Reviewer	Jacob Stevens	12/11/2012	12/11/2012
Reopen to file 0%	Note To Reviewer	Jacob Stevens	12/07/2012	12/07/2012

State:	Arkansas	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
Product Name:	United Teacher Associates Insurance Co Medicare Supplement Pre-Std		
Project Name/Number:	UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012		

Disposition

Disposition Date: 12/12/2012

Implementation Date:

Status: Approved

Comment: This filing is approved as the company's "annual rate filing". No increase is approved.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Teacher Associates Insurance Company	0.000%	0.000%	\$0	4	\$13,409	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate (revised)	Exhibit 4 - Current & Proposed Rates	Approved-Closed	Yes
Rate	Exhibit 4 - Current & Proposed Rates	Disapproved	No

State: Arkansas
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std
Project Name/Number: UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012

Amendment Letter

Submitted Date: 12/10/2012

Comments:

I have attached Rate Charts reflecting a 0% rate increase so that the annual certification may be met.

Please do not hesitate to contact me at jstevens@gafri.com or by phone at 800-880-8824 ext. 4846 if you have any questions or concerns.

Thank you for your time.

Sincerely,

Jake Stevens
 Actuarial Analyst
 Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Exhibit 4 - Current & Proposed Rates	MS-890101, 680, 685, 911 (EM), 914 (EM)	Revised	Previous State Filing Number: 50026 Percent Rate Change Request:	Exhibit 4 - Current & Proposed Rates AE @ 0%.pdf, Exhibit 4 - Current & Proposed Rates Fortis @ 0%.pdf,	12/10/2012 By:
<i>Previous Version</i>						
1	<i>Exhibit 4 - Current & Proposed Rates</i>	<i>MS-890101, 680, 685, 911 (EM), 914 (EM)</i>	<i>Revised</i>	<i>Previous State Filing Number: 50026 Percent Rate Change Request: 0.89</i>	<i>Exhibit 4 - Current & Proposed Rates AE.pdf, Exhibit 4 - Current & Proposed Rates Fortis.pdf,</i>	<i>11/09/2012 By: Jacob Stevens</i>

No Supporting Documents Changed.

SERFF Tracking #: UTAC-128765602

State Tracking #:

Company Tracking #: UTA AR PRE-STD RATE INCR.
2012

State: Arkansas

Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized

Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std

Project Name/Number: UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012

Note To Reviewer

Created By:

Jacob Stevens on 12/11/2012 10:09 AM

Last Edited By:

Stephanie Fowler

Submitted On:

12/12/2012 01:37 PM

Subject:

Filed for 0% Increase

Comments:

Please see the ammendment to this filing for the 0% annual certification. I have attached rate charts reflecting a 0% increase.

Please let me know if there is anything else you need.

Thank you for your time.

Sincerely,

Jake Stevens
Actuarial Analyst

SERFF Tracking #: UTAC-128765602

State Tracking #:

Company Tracking #: UTA AR PRE-STD RATE INCR.
2012

State: Arkansas

Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized

Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std

Project Name/Number: UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012

Note To Reviewer

Created By:

Jacob Stevens on 12/07/2012 02:29 PM

Last Edited By:

Stephanie Fowler

Submitted On:

12/12/2012 01:37 PM

Subject:

Reopen to file 0%

Comments:

Thank you for your correspondence. Would it be possible for you to reopen the filing so that we can file for a 0% rate increase for the annual rate certification to be met?

Thank you for your time.

Sincerely,

Jake Stevens
Actuarial Analyst

State:	Arkansas	Filing Company:	United Teacher Associates Insurance Company
TOI/Sub-TOI:	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
Product Name:	United Teacher Associates Insurance Co Medicare Supplement Pre-Std		
Project Name/Number:	UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	05/21/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Teacher Associates Insurance Company	0.890%	0.890%	\$120	4	\$13,409	2.000%	0.000%

SERFF Tracking #:

UTAC-128765602

State Tracking #:

Company Tracking #:

UTA AR PRE-STD RATE INCR. 2012

State: Arkansas

Filing Company: United Teacher Associates Insurance Company

TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized

Product Name: United Teacher Associates Insurance Co Medicare Supplement Pre-Std

Project Name/Number: UTA Medicare Supplement Pre-Std Rate Incr 2012/UTA Medicare Supplement Pre-Std Rate Incr 2012

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Approved-Closed 12/12/2012	Exhibit 4 - Current & Proposed Rates	MS-890101, 680, 685, 911 (EM), 914 (EM)	Revised	Previous State Filing Number:	50026	Exhibit 4 - Current & Proposed Rates AE @ 0%.pdf Exhibit 4 - Current & Proposed Rates Fortis @ 0%.pdf
					Percent Rate Change Request:		

United Teacher Associates Insurance Company

Form: MS-890101
Medicare Supplement Pre-Standardized
Arkansas Issue Age Annual Rates

Rates Effective 05/21/2012

Issue Age	Basic Coverage
65+	3,796.45

Issue Age	With Rider Form MS-890101-UTA-R01
65+	2,988.69

Area Factors: not area rated

Modal Factors:	0.5200	Semi-Annual
	0.2650	Quarter
	0.0833	Month

United Teacher Associates Insurance Company

Form: MS-890101
Medicare Supplement Pre-Standardized
Arkansas Issue Age Annual Rates

Proposed Rates

Issue Age	Basic Coverage
65+	3,796.45

Issue Age	With Rider Form MS-890101-UTA-R01
65+	2,988.69

Area Factors: not area rated

Modal Factors: 0.5200 Semi-Annual
 0.2650 Quarter
 0.0833 Month

**United Teacher Associates Insurance Company
Fortis Pre-Standardized Medicare Supplement
Arkansas**

Form 680

Eff 5/21/12	Proposed
Ann Prm	Ann Prm
\$3,235.70	\$3,235.70

Form 685

Eff 5/21/12	Proposed
Ann Prm	Ann Prm
\$3,278.33	\$3,278.33

Form 911 (EM)

Eff 5/21/12	Proposed
Ann Prm	Ann Prm
\$3,430.85	\$3,430.85

Form 914 (EM)

Eff 5/21/12	Proposed
Ann Prm	Ann Prm
\$4,022.38	\$4,022.38